

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RITA SHINE BIRD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-21787

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/28/2017 and confirmed on 6/8/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,085.99
Less Refunds to Debtor	2,105.36	
TOTAL AMOUNT OF PLAN FUND		94,980.63

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,400.00	
Trustee Fee	4,426.19	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,826.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
PNC BANK NA		0.00	50,907.97	0.00	50,907.97
Acct: 0032					
PNC BANK NA		11,778.61	11,778.61	0.00	11,778.61
Acct: 0032					
KEYSTONE MOTOR CREDIT		784.49	784.49	276.27	1,060.76
Acct: 6312					
					63,747.34

Priority					
SCOTT R LOWDEN ESQ**		0.00	0.00	0.00	0.00
Acct:					
RITA SHINE BIRD		0.00	0.00	0.00	0.00
Acct:					
RITA SHINE BIRD		2,105.36	2,105.36	0.00	0.00
Acct:					
RICE AND ASSOCIATES		3,000.00	3,000.00	0.00	0.00
Acct:					
DAVID A RICE ESQ		0.00	0.00	0.00	0.00
Acct:					
NICOTERO & LOWDEN PC**		0.00	0.00	0.00	0.00
Acct:					
SCOTT R LOWDEN ESQ**		0.00	0.00	0.00	0.00
Acct:					
RICE AND ASSOCIATES		2,078.12	2,078.12	0.00	0.00
Acct: XXXXXXXXXXXXXXXXXXXXXXXX8-18					
RICE AND ASSOCIATES		1,321.88	1,321.88	0.00	0.00
Acct: XXXXXXXXXXXXXXXXXXXXXXXX3-21					
SANTANDER CONSUMER USA		0.00	20,407.10	0.00	20,407.10
Acct: 9185					
					20,407.10

Unsecured					
CAVALRY SPV I LLC - ASSIGNEE(*)		1,526.25	0.00	0.00	0.00
Acct: 6738					
COLLECTION SERVICE CENTER INC		0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: U2X0				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: U39B				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: VS90				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 3810				
	DEPARTMENT STORES NATIONAL BANK	1,365.58	0.00	0.00	0.00
	Acct: 5670				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,700.51	0.00	0.00	0.00
	Acct: 6674				
	KEYBANK NA S/B/M FIRST NIAGARA BANK	10,072.35	0.00	0.00	0.00
	Acct: 2642				
	CAPITAL ONE NA**	883.42	0.00	0.00	0.00
	Acct: 6673				
	MIDLAND FUNDING LLC	1,551.45	0.00	0.00	0.00
	Acct: 7174				
	MIDLAND FUNDING LLC	1,078.45	0.00	0.00	0.00
	Acct: 4473				
	MMCA INC	0.00	0.00	0.00	0.00
	Acct: 4173				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 2642				
	PNC BANK NA	4,432.00	0.00	0.00	0.00
	Acct: 0938				
	DIRECTV LLC BY AMERICAN INFOSOURC	529.46	0.00	0.00	0.00
	Acct: 9558				
	SAMS CLUB	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	1,667.69	0.00	0.00	0.00
	Acct: 3684				
	TRANSWORLD SYSTEMS INC	0.00	0.00	0.00	0.00
	Acct: 4851				
	UNIVERSITY OF PHOENIX++	0.00	0.00	0.00	0.00
	Acct: 1872				
	US DEPARTMENT OF EDUCATION	38,671.51	0.00	0.00	0.00
	Acct: 7469				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4473				
	SHERRI J BRAUNSTEIN ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	MARK J UDREN ESQ++	0.00	0.00	0.00	0.00
	Acct: 8578				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

84,154.44

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	12,563.10
UNSECURED	63,478.67

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:
RITA SHINE BIRD

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-21787

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Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rita Shine Bird
Debtor

Case No. 17-21787-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Sep 26, 2023

User: auto
Form ID: pdf900

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db	+ Rita Shine Bird, 379 West Wylie Avenue, Washington, PA 15301-2251
14412564	+ Collection Service Cen / WHS Family Medi, 839 5th Ave, New Kensington, PA 15068-6303
14412568	+ Key Bank, 200 West Beau Street, Washington, PA 15301-4404
14412569	+ Keystone Motor Credit, 869 Jefferson Avenue, Washington, PA 15301-3858
14412573	+ PNC Bank, c/o Mark J Udren, Esq., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14412577	#+ Receivables Performance / Direct TV, 20816 44th Ave West, Lynnwood, WA 98036-7744
14412580	+ Transworld Sys Inc/51 / MedExpress, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14660127	Email/PDF: bncnotices@becket-lee.com	Sep 27 2023 05:55:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14412563	+ Email/Text: bankruptcy@cavps.com	Sep 27 2023 05:53:00	Cavalry Portfolio Serv / Synchrony Bank, Po Box 27288, Tempe, AZ 85285-7288
14678690	+ Email/Text: bankruptcy@cavps.com	Sep 27 2023 05:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14412565	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
14412566	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2023 05:56:19	Dsnb Macys, Po Box 8218, Mason, OH 45040
14681763	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2023 05:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14683824	Email/Text: G06041@att.com	Sep 27 2023 05:53:00	DirecTV, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14680869	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 27 2023 05:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14412567	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 27 2023 05:53:00	Jefferson Capital Syst / Fingerhut, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
14421991	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 27 2023 05:53:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
14412570	+ Email/Text: PBNCNotifications@perituservices.com	Sep 27 2023 05:51:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14678792	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2023 05:52:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14412571	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2023 05:52:00	Midland Funding / Synchrony Bank, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 34

14412572	+ Email/Text: bankruptcy@wofco.com	Sep 27 2023 05:51:00	Mmca/c1, Po Box 91614, Mobile, AL 36691-1614
14654368	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14668993	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14412575	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14412574	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	Pnc Bank, N.a., 2730 Liberty Avenue, Pittsburgh, PA 15222
14412576	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14413558	+ Email/PDF: rmscidi@recoverycorp.com	Sep 27 2023 06:06:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766389	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 27 2023 05:53:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14412578	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 06:06:38	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
14725839	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 27 2023 05:53:00	Santander Consumer USA, 1010 W Mockingbird Lane, Suite 100, Dallas, TX 75247-5126
14412579	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:55:43	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14648225	Email/Text: electronicbkydocs@nelnet.net	Sep 27 2023 05:53:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14412581	+ Email/Text: External.Collections@phoenix.edu	Sep 27 2023 05:53:00	University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1950
14412582	+ Email/Text: electronicbkydocs@nelnet.net	Sep 27 2023 05:53:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
David A. Rice	on behalf of Debtor Rita Shine Bird ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank N.A. pabk@logs.com, ewassall@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Rita Shine Bird lowdenscott@gmail.com

TOTAL: 9